

Name of Program	Administering Agency	Program	Target Population	Eligible Applicants	Funding Requirements	Activity Type	Other
<b>Federal Housing Programs</b>							
<b>Weatherization Assistance for Low Income persons</b>	FSSA (Department of Energy funds)	Grants to States which are allocated to community action organizations to provide residential energy conservation services.	Low income homeowners and renters.	Grants to states and community action organizations are formula driven.		To improve the energy efficiency of the home of low income families the elderly.	
<b>Medicaid Aged, disabled Home and Community Based Services Waiver</b>	FSSA (Administered by Area Agencies on Aging(AAAs))	Funding for in-home and community-based care to postpone or reduce need for placement in an institution	Senior citizens and others at risk of institutionalization	All seniors earning more than 125% of poverty must share costs on a sliding-scale	Each of Indiana's 16 AAAs receive funding based on a formula; each recipient of payment is limited to \$1,403 per month	Most funds are used for attendant care and home health services, but other services include respite care, delivered meals	Must first exhaust other sources of funds
<b>Emergency Shelter Grant</b>	FSSA (HUD funds) For Non-Entitled Areas; HUD for Entitled Grantees	Grant	Homeless individuals and families	States and entitlement areas based on formula used for CDBG grants	Each grantee must have approved Consolidated Plan, a match of an equal amount is required.	Renovation and conversion of buildings for use as emergency shelters for the homeless, services, operations and homeless prevention.	
<b>LIHEAP Energy Assistance Program</b>	FSSA through Community Action Agencies (HHS funds)	Financial Assistance	Low-income households in need of assistance with utility expenses	Households with incomes at or below 125% of the poverty guidelines	Benefits provided on first come first serve basis	Assistance to low-income households to maintain utility services during winter heating season	Program runs November through March 15
<b>Temporary Emergency Food Assistance Program (TEFAP) Distribution Program</b>	USDA	Foods allocated to food pantries and soup kitchens.	Households with incomes at or below 125% of the poverty guidelines	Households with incomes at or below 125% of the poverty guidelines		Congregate meals for low income households.	
<b>202 Low-Income Elderly loans</b>	HUD	Capital advances for housing development and rental assistance	Elderly	Non-profit organizations and consumer cooperatives	Housing must remain available to very low-income elderly for at least 40 years	Development of rental housing with supportive services	Occupancy open to very-low income households with at least one elderly person 62 years of age or older.
<b>Congregate Housing services</b>	HUD	Five-year renewable grant	Elderly and handicapped	States, units of local government and nonprofit corporations		Meals programs, and other supportive services to prevent unnecessary institutionalization.	Independent assessment committee determines individual eligibility for services.
<b>Public Housing Capital Fund</b>	HUD	Grant	Public housing tenants	PHAs that administer public housing	Grant calculated with program formula for all PHA's with public housing units.	Capital improvements and related management improvements in public housing.	

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<b>Public Housing Operating Subsidy</b>	HUD	Subsidy	Lower-income families	PHAs that administer housing under annual contributions contracts with HUD	Subsidies calculated in accordance with regulatory formula within Performance Funding System	Maintenance and continued operation of PHA housing projects	
<b>Section 811 Supportive Housing for Persons with Disabilities</b>	HUD	Capital advances for rental housing development and project rental assistance	Low-income persons with disabilities who are 18 years old or older.	Private, nonprofit organizations	Housing must remain available to very low-income persons with disabilities for at least 40 years	Provides assistance to expand supply of housing with supportive services for persons with disabilities	
<b>Shelter Plus Care Program</b>	HUD	Grant	Homeless people with disabilities	States, units of local government and PHA's	Support services must match value of rental assistance	Provides rental assistance	Funds awarded by nationwide competition, need continuum of care strategy.
<b>Supportive Housing</b>	HUD	Grant for transitional services.	Homeless individuals and homeless families	State, units of local government, public housing agencies, private nonprofit organizations, and CMHCs that are public nonprofit organizations	Grant covers 75% of operating costs, cash local share required; grant covers 100% of leasing and 80% of services	Acquisition, rehabilitation, new construction, leasing, operations and supportive services for transitional housing and permanent housing for persons with disabilities.	Funds awarded by nationwide competition, continuum of care strategy required
<b>Title X Lead-Based Paint Abatement Program</b>	HUD	Grants to States and units of local government for evaluation and reduction of lead-based paint hazards	Children under age six who come from low income families	Communities with populations over 50,000	State must have a certification law to license lead abatement specialists, and are only eligible to receive moneys once.	Reduction of lead-based paint hazards in low income and Section 8 housing	Grants awarded on competitive basis
<b>HOPWA Housing Opportunities for Persons with AIDS</b>	HUD Competitive ISDH (Formula)	Entitlement Grants and Competitive Grants	Persons with AIDS	Entitlement funds go to areas with the AIDS cases; competitive finds go to states, local governments and nonprofits	Competitive funds targeted to special projects of national significance; HIV Multiple Diagnoses Initiative; and projects that are part of long-term comprehensive strategies	Housing information services; resource identification; development and operating costs for housing facilities; rental assistance; short term payments to prevent homelessness; supportive services; technical assistance for community residences.	Indiana Department of Health received a HOPWA competitive grant for \$438,000 for 3 years; City of Indianapolis has a formula grant
<b>Community Development Block Grant (CDBG)</b>	HUD for entitlement areas; IDOC for remainder of state (HUD funds)	Grant	70% of funds to be used for activities that benefit low and moderate income persons	Non-metropolitan cities apply to state for use on a project-specific basis; 20 "Entitlement" Communities receive direct funding		Community Development activities include neighborhood revitalization, economic development, and improved community facilities, infrastructure improvements and affordable housing.	

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<b>CHDO Works</b>	IHFA	HOME Investment Partnership Program funds: operating and capacity building funds for state-certified CHDOs.	State Certified CHDOs.	State Certified CHDOs.	Must be certified and meet CHDO eligibility criteria. No match liability. Max. \$30,000 per year; activity limited to expansion and capacity enhancement.	Applicants must be low income and not have owned real property anytime within the preceding 36 month period.	Funding based on competitive application. 3 funding rounds per annum (Feb., June and Oct.) Applicant must promise to undertake a HOME-funded low-income housing development within 24 months.
<b>First HOME and First HOME PLUS</b>	IHFA	Reduced interest rate loans and downpayment assistance for first time home buyers.	Low and moderate income first-time home buyers	Income eligible first time home buyers.	Applicants must have low to moderate income and not have owned an interest in their primary residence within the preceding 36 month period.	Reduced interest rate mortgages and down payment assistance.	Applicant must apply through an approved lender who will complete transaction on behalf of the client. Affordability and resale restrictions apply. First Time Home Buyer requirement waived in target counties.
<b>Foundations</b>	IHFA	CDBG: Housing Needs assessments (HNA) and feasibility studies; HOME Investment Partnership Program funds: predevelopment loans for Community Housing Development Organizations (CHDOs)	Low-income renters (households earning up to 60% of the AMI), and special needs populations	Non-profit developers; for profit developers; limited partnerships	Multi-family rental housing developments only	Acquisition, rehabilitation, construction, or other housing for low income and special needs populations	Projects are selected to meet established State set-asides. May be used in conjunction with HOME subsidy for developments. Application fee applies.
<b>Housing from Shelters to Homeowners</b>	IHFA	CDBG and HOME Investment Partnership Program funds and Low Income Housing Trust Fund loans for the construction or rehabilitation of affordable housing.	Low and very low income households.	<b>CDBG -Non-entitlement units of government HOME - non-profits, CHDOs, non-participating jurisdiction units of government, public housing authorities, non-profit/for profit joint ventures Trust Fund - non-profits and public housing</b>	CDBG and Trust Fund leverage is min. of 10%; 25% match for HOME projects. Subsidy limitations of \$500,000 per application or \$600,000 for CHDOs.	Emergency shelters, youth shelters, transitional housing, migrant/seasonal farm worker housing, rental housing, lease-purchase, homebuyer, homeownership counseling/down payment assistance, and owner-occupied rehabilitation.	Funding based on competitive application. 3 funding rounds per year (Feb., June and Oct.)
<b>MCC Mortgage Credit Certificates</b>	IHFA	Federal tax credits based on the interest paid on mortgages.	Low and moderate income first-time home buyers	First-time homebuyers with an income up to 125% of an area's median; credit cap at \$2,000.	Certain acquisition costs must be met by participants.	Operated through local lending institutions.	Operated statewide, but some underutilizing areas have been targeted.
<b>RHTC Rental Housing Tax Credit</b>	IHFA	Federal tax credits based on the interest paid on mortgages.	Low-income renters (households earning up to 60% of the AMI), and special needs populations	Non-profit developers; for profit developers; limited partnerships	Multi-family rental housing developments only	Acquisition, rehabilitation, construction, or other housing for low income and special needs populations.	Projects are selected to meet established State set-asides. May be used in conjunction with HOME subsidy for developments. Application fee applies.

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<b>Working Families Program (MRB- Mortgage Revenue Bond)</b>	IHFA via approved lending institutions	Reduced interest rate loans and DPA for working heads of households with dependent children	Low income working heads of household with dependent children	Working heads of household with dependent children who are also first time home buyers.	Must be low income, employed household w/dependents, and not have owned real property within the preceding 36 months.	Reduced interest rate mortgages and DPA.	Must apply through lender. affordability and resale restrictions apply.
<b>Moderate Rehabilitation Single Room Occupancy Program (SRO) For Homeless Individuals</b>	PHA's , FSSA (HUD Funds)	Rental vouchers for housing where rental assistance is difference between rent standard and 30% of adjusted income	Very low-income families	Very low-income persons with incomes not exceeding 50% of median income for area who are homeless	Rental units provided under program must meet HUD housing quality standards	Assists very low-income persons in privately owned, decent, safe, and sanitary rental housing	Funds awarded by nationwide competition; 2 awards in Indiana - Vincennes PHA and Bloomington PHA
<b>Section 8 Rental Voucher Program Lower-income Rental Assistance</b>	PHA's, FSSA (HUD funds)	Rental vouchers for housing where rental assistance is generally difference between rent and 30% of adjusted income	Very low-income families	Very low-income families with incomes not exceeding 50% of median income for area	Rental units leased under program must meet HUD housing quality standards	Assists very low-income families in leasing privately owned, decent, safe, and sanitary rental housing	Project-Based Component; PHA may use 15% of units for project based assistance
<b>502 Homeownership and rehabilitation Loans</b>	USDA-RD	Loans to buy, build, repair, or rehabilitate rural homes. Payment assistance is available to reduce housing costs.	Families without adequate housing at or below 80% of Median Household Income for the County.	People ineligible for loans from private lenders; must live in community of less than 20,000	Income and loan limits vary by county. Contact local USDA RD office.	Length of loans limited to 33 years	Program limited to rural areas
<b>504 Very low income Homeowner Repair Loans and Grants</b>	USDA-RD	Loans or grants to improve deficient housing conditions in owner-occupied units.	Very low income owner-occupants in rural areas. Grants limited to those 62 and older.	People ineligible for loans from private lenders; must live in community of less than 20,000	Maximum loans \$20,000. Lifetime maximum grant is \$7500. Grant may be subject to recapture if property is sold within 3 years.	For house repair, such as heating systems, wiring, roofing or plumbing	Loans with up to 20 year repayment at 1% interest. Grants only available when applicant cannot repay a loan.
<b>515 Rural Rental Housing Loans</b>	USDA-RD	Loans to provide rental and cooperative housing	Rural low and moderate income families, or elderly	People ineligible for loans from private lenders; must live in community of less than 20,000	Applicants must provide at least 2% of project fees. Loans are for 30 years.	Must be used to construct, improve, purchase, or repair rental or cooperative housing units	Loans can also be made to develop manufactured housing project and congregate care
<b>523 Technical Assistance Program Self Help</b>	USDA-RD	Grants to agencies to provide technical assistance to applicants who build their homes together.	Rural communities that have a need for self-help housing	Projects by agencies or nonprofits, for people ineligible for loans from private lenders	Applicants must have the expertise to supervise a project	Supervision of a self-help construction project.	Must live in community of less than 20,000
<b>Housing Preservation Grant Program</b>	USDA-RD	Grants to community action groups	Rural communities with need for facilities	For grants: towns with less than 10,000; for loans: towns with less than 20,000		To build or improve essential public-use facilities	

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<b>State Housing Programs</b>							
<b>Consolidated Outreach Program</b>	FSSA through Indiana Health Centers, Inc.	Migrant food pantries, health services, education, and child care.	Seasonal and migrant farm workers and their families.	Seasonal and migrant farm workers and their families.		To provide outreach to seasonal farm workers and their families.	
<b>Interim Assistance Reimbursement Program</b>	FSSA through Indiana Township Trustees Association	Assistance for low income individuals with basic needs while they are applying for SSI.	Person applying for SSI.	Person applying for SSI.		Financial assistance while applying for funding through SSI.	
<b>CHOICE</b>	FSSA/Area Agency on Aging	Support for people with disabilities and elderly. Home modifications.	Individuals at risk of losing their independence.	Persons with limitations in 2 or more activities of daily living.	Services based on plan of care. Sliding scale fee from 150 - 350% of poverty.	Minor home modifications based on individuals need.	Other examples of services are: attendant care, home delivered meals, respite.
<b>NAP Neighborhood Assistance Program</b>	IDOC	Tax credit program that leverages private donations for approved projects.	Economically disadvantaged populations and neighborhoods.	501 (c) not-for-profits	Tax credits are awarded annually on a competitive basis.		
<b>Private Sector Programs</b>							
<b>FHLBI Affordable Housing Program (AHP)</b>	Federal Home Loan Bank of Indianapolis	Provides direct subsidies to member institutions engaged in lending for long-term, owner occupied and affordable rental housing at subsidized interest rates	Very low, low, and moderate income households	Funds applied for through member financial institutions of which there are 400+ throughout Indiana and Michigan	Subsidies awarded on a competitive basis. Maximum award is \$300,00 per project per funding round.	Finance purchase, construction/rehab of owner-occupied housing for target population; purchase construction/rehab of rental housing, at least 20% of units will be occupied by very low income households	Currently there are two funding rounds per year
<b>FHLBI Community Investment Program (CIP)</b>	Federal Home Loan Bank of Indianapolis	Low-priced, long-term, fixed rate funds to member financial institutions	Low or moderate income housing or development of commercial projects, infrastructure improvements, or businesses that create jobs	Member financial institutions of which there are 400+ throughout Indiana and Michigan	Up to 20 year fixed-rate financing on a subscription basis	Acquisition mortgages, construction loans, rehab loans, permanent financing, or community economic development projects that are located in low to moderate income neighborhoods or that benefit low to moderate income families	CIP is used to provide funding at less than market rates to reduce the risk associated with making non-conventional mortgages for community development